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WHAT IS CLAIMED IS:

1. An on-line system for printing a value bearing item
5 (VBI) comprising:

a user using one or more computers connected to a
computer network;

a secret key for identifying a first computer used by
the user for registering with the on-line system;

10 a server system capable of communicating with the one
or more user computers over the computer network for receiving
user information and the secret key from the first computer and
registering a user; and

15 a re-registration wizard for requiring the user to re-
register if a second computer used by the user is not the same
as the first computer used for registering the user.

2. The system of claim 1, further comprising one or more
client software resident on the one or more user computers,
20 wherein each client software include a graphical user interface
(GUI).

3. The system of claim 1, wherein the secret key comprises
a hash message authentication key (HMK).

25 4. The system of claim 3, wherein the HMK is randomly
generated in a user computer at the time of user registration
with the on-line system.

30 5. The system of claim 3, wherein the HMK is encrypted.

6. The system of claim 3, wherein the HMK is encrypted
using a Triple DES key derived from a user passphrase.

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7. The system of claim 3, wherein the HMK is used to sign individual server requests and authenticate the user for each server request.

8. The system of claim 3, wherein the HMK is stored at the user computer.

10 9. The system of claim 3, wherein the HMK is changed on
a periodic basis.

10. The system of claim 1, wherein the server system includes a cryptographic module for storing the secret key in a secure database.

11. The system of claim 1, wherein the secret key is stored as a part of a user PSD package.

20 12. The system of claim 10, wherein the cryptographic
module uses a corresponding private key to decrypt encrypted
secret keys.

13. The system of claim 1, wherein the VBI bears postage
25 value.

14. The system of claim 1, wherein the VBI is a ticket.

15. The system of claim 1, wherein the VBI is one or more
30 of a coupon, a currency, a voucher, and a check.

16. A method for printing a value bearing item (VBI) by a user using one or more computers connected to a computer network, the method comprising the steps of:

35 registering by the user with an on-line system for

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printing a(VBI)

generating a secret key for identifying a first
5 computer used by the user for registering with the on-line
system;

receiving user information and the secret key from the
first computer by a server system capable of communicating with
the one or more user computers over the computer network;

10 identifying a second computer used by the user to logon
to the on-line system using the secret key; and

requiring the user to re-register if the second
computer used by the user is not the same as the first computer
used for registering the user.

15 17. The method of claim 16, wherein the secret key
comprises a hash message authentication key (HMK).

18. The method of claim 17, further comprising the step of
20 randomly generating the HMK in a user computer at the time of
user registration with the on-line system.

19. The method of claim 17, further comprising the step of
encrypting the HMK.

25 20. The method of claim 17, further comprising the step of
encrypting the HMK using a Triple DES key derived from a user
passphrase.

30 21. The method of claim 17, further comprising the step of
using the HMK to sign individual server requests and authenticate
the user for each server request.

22. The method of claim 17, further comprising the step of
35 storing the HMK at the user computer.

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23. The method of claim 17, further comprising the step of changing the HMK on a periodic basis.

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24. The system of claim 16, further comprising the step of storing the secret key in a secure database remote from the user computer.

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25. The method of claim 16, further comprising the step of storing the secret key as a part of a user PSD package.

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26. The method of claim 16, wherein the step of printing the VBI comprises printing a postage value.

27. The method of claim 16, wherein the step of printing the VBI comprises printing a ticket.

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28. The method of claim 16, wherein the step of printing the VBI comprises printing one or more of a coupon, a currency, a voucher, and a check.

29. An on-line system for printing a value bearing item (VBI) comprising:

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a user using one or more computers connected to a computer network;

a memory for storing information specific to a first computer used by the user for registering with the on-line system, wherein the information is used by the server system to identify the first computer;

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a server system capable of communicating with the one or more user computers over the computer network for receiving user information and the computer information from the first computer; and

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a re-registration wizard for requiring the user to re-

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by the user for registering with the on-line system, wherein the
information is used by the server system to identify the first
5 computer;

receiving user information and the information specific
to the first computer from the first computer by a server system;

identifying a second computer used by the user to logon
to the on-line system using the information specific to the
10 second computer; and

requiring the user to re-register if the second
computer used by the user is not the same as the first computer
used for registering the user.

15 38. The method of claim 37, wherein the information
specific to a first computer include one or more of register
settings, a processor's ID, machine configuration, a network card
ID, and a user's private key.

20 39. The method of claim 37, further comprising the step of
encrypting the information specific to a first computer.

40. The method of claim 37, further comprising the step of
encrypting the information specific to a first computer using a
25 Triple DES key derived from a user passphrase.

41. The method of claim 37, further comprising the step of
storing the information specific to a first computer at the user
computer.

30 42. The system of claim 37, further comprising the step of
storing the information specific to a first computer in a secure
database remote from the user computer.

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43. The method of claim 37, wherein the step of printing the VBI comprises printing a postage value.

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44. The method of claim 37, wherein the step of printing the VBI comprises printing a ticket.

45. The method of claim 37, wherein the step of printing the VBI comprises printing one or more of a coupon, a currency, a voucher, and a check.

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